

Fill in this information to identify the case:

Debtor 1 Wendell M. Robinson

Debtor 2 Karen Jarrell-Robinson
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania (State)

Case number 20-13484-mdc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-HE2, Asset-Backed Certificates Series 2007-HE2

Court claim no. (if known): 6-1

Last 4 digits of any number you use to identify the debtor's account: XXXXXX6663

Date of payment change:
Must be at least 21 days after date of this notice 11/01/2021

New total payment: \$ 1,110.83
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$614.39 New escrow payment: \$641.89

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Wendell M. Robinson Case number (if known) 20-13484-mdc
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

/s/ Andrew M. Lubin Date August 16, 2021
Signature

Print: Andrew M. Lubin, Esq. Title Attorney for Creditor
First Name Middle Name Last Name

Company Milstead & Associates, LLC

Address 1 E. Stow Road
Number Street
Marlton, NJ 08053
City State ZIP Code

Contact phone (856) 482-1400 Email: alubin@milsteadlaw.com



Sign up for paperless delivery
at www.spservicing.com



July 29, 2021

WENDELL ROBINSON
618 W. SOUTH AVENUE
GLENOLDEN, PA 19036-2409

Account Number:
Property Address: 618 W SOUTH AVE
GLENOLDEN, PA 19036

RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount

This statement is for informational purposes only

Dear Customer(s):

SPS reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

1. What is the amount of my new monthly payment?

The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	Current Payment (As of last analysis)	New Payment (as of 11/01/2021)	Change
Principal and Interest		\$468.94	
Regular Escrow Payment	\$614.39	\$641.89	\$27.50
Monthly Shortage Payment	\$0.00	\$0.00	\$0.00
Total Payment		\$1,110.83	\$27.50

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

2. Why did the escrow portion of my payment change?

There are three main reasons why your escrow account payment may change from year to year.

- A. Regular Escrow Payments** - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements (As of last analysis)	Current Year Estimated Disbursements (as of 11/01/2021)	Change
Tax Disbursements	\$5,407.69	\$5,434.79	\$27.10
Hazard Insurance Disbursements	\$1,965.00	\$2,268.00	\$303.00
Total Annual Escrow Disbursements	\$7,372.69	\$7,702.79	\$330.10
Monthly Escrow Payment	\$614.39	\$641.89	\$27.50
Monthly Shortage Payment	\$0.00	\$0.00	\$0.00

- B. Escrow Reserve Requirements** – RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 0 months.
- C. Escrow Surplus** – The actual beginning balance on your account in Tables 3 and 4 is \$17,320.30. According to the projections shown in Tables 3 and 4, your required beginning balance should be \$642.00.

This means you have a surplus of \$16,678.30. If your account meets minimum criteria defined below, we will send a refund check for this surplus under separate cover for the full or partial refund¹.

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim.

Your unpaid pre-petition escrow amount is \$15,969.57. This amount has been removed from the projected starting balance.

Your total refund is \$16,678.30, which is determined by subtracting your required beginning escrow account balance from your actual beginning escrow account balance. \$17,320.30 - \$642.00 = \$16,678.30.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

Table 3

<u>Month History</u>	<u>Description</u>	<u>Payments</u>		<u>Disbursements</u>		<u>Total Balance</u>
		<u>Estimate</u>	<u>Actual</u>	<u>Estimate</u>	<u>Actual</u>	
	Beginning Balance					\$-1,327.04
September 2020	HAZARD INS	614.39	0.00 E	1,965.00	2,268.00 *	-3,595.04
October 2020		614.39	707.36 E	0.00	0.00	-2,887.68
November 2020		614.39	707.36 E	0.00	0.00	-2,180.32
December 2020		614.39	707.36 E	0.00	0.00	-1,472.96
January 2021		614.39	0.00 E	0.00	0.00	-1,472.96
February 2021	COUNTY TAX	614.39	1,414.72 E	0.00	427.24 *	-485.48
March 2021	COUNTY TAX	614.39	568.62 E	492.53	0.00 *	83.14
March 2021	BOROUGH TAX	0.00	0.00 E	1,380.78	1,516.01 *	-1,432.87
April 2021		614.39	950.54 E	0.00	0.00	-482.33
May 2021		614.39	0.00 E	0.00	0.00	-482.33
June 2021		614.39	2,100.72 E	0.00	0.00	1,618.39
July 2021	SCHOOL TAX	614.39	19,618.28 E	0.00	3,491.54 *	17,745.13
August 2021	SCHOOL TAX	614.39	614.39 E	3,534.38	0.00 E	18,359.52
September 2021	HAZARD INS	0.00	614.39 E	0.00	2,268.00 E	16,705.91
October 2021		0.00	614.39 E	0.00	0.00 E	17,320.30

Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (**) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

Table 4

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Beginning Balance</u>	<u>Required Balance</u>
	Starting Balance			\$17,320.30	\$642.00
November 2021		641.89	0.00	17,962.19	1,283.89
December 2021		641.89	0.00	18,604.08	1,925.78
January 2022		641.89	0.00	19,245.97	2,567.67
February 2022		641.89	0.00	19,887.86	3,209.56
March 2022	COUNTY TAX	641.89	427.24	20,102.51	3,424.21
March 2022	BOROUGH TAX	0.00	1,516.01	18,586.50	1,908.20
April 2022		641.89	0.00	19,228.39	2,550.09
May 2022		641.89	0.00	19,870.28	3,191.98
June 2022		641.89	0.00	20,512.17	3,833.87
July 2022		641.89	0.00	21,154.06	4,475.76
August 2022	SCHOOL TAX	641.89	3,491.54	18,304.41	1,626.11
September 2022	HAZARD INS	641.89	2,268.00	16,678.30	0.00**
October 2022		641.89	0.00	17,320.19	641.89

If you wish to send a written inquiry about your account or dispute any of the information on this statement, please send it to the address listed below for Notice of Error/Information Request. If you send your Notice of Error/Information Request to any other address, it may not be processed in accordance with the guidelines established by the Real Estate Settlement Procedures Act (RESPA).

Important Mailing Addresses:

<u>General Correspondence</u>	<u>Payment Remittance</u>	<u>Notice of Error/Information Request</u>
PO Box 65250 Salt Lake City, UT 84165-0250	PO Box 65450 Salt Lake City, UT 84165-0450	PO Box 65277 Salt Lake City, UT 84165-0277

¹ Refund Information

Although our analysis determined an overage in your escrow account, a check may not be issued. This may be due to one or more of the following.

- An overage refund that exceeds your current escrow balance may not be refunded in one check. Funds currently available and held in escrow will be refunded, but any remaining difference between the previous refund and the full refund will be sent once the funds become available in the escrow account. If the additional funds are not available in the escrow account within 30 days of this statement, please contact us to review your account to determine if any additional refund is available to be sent. The refund amount from statement is a projection of the funds that will be in your account in the future, not the amount of the funds that are currently in your account.
- Overages are not refunded when an account is delinquent. Please review your payment history and due date for your account. If it is 90 days or greater past due, an escrow refund will not be sent until the payments have been made. Once your mortgage payments are current, please request a refund of your escrow overage amount. Your refund amount may vary at that time from the amount listed on this statement as additional escrow activity may change the amount eligible for a refund.

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at www.spservicing.com.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al número 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Wendell M. Robinson,
Debtor(s)

Karen Jarrell-Robinson,
Debtor(s)

Bankruptcy No. 20-13484-mdc
Chapter 13

Related to Document No.

U.S. Bank, N.A., successor trustee to LaSalle
Bank National Association, on behalf of the
holders of Bear Stearns Asset Backed
Securities I Trust 2007-HE2, Asset-Backed
Certificates Series 2007-HE2,
Movant,

Wendell M. Robinson, Karen Jarrell-Robinson,
Debtor(s) / Respondent(s),

and
William C. Miller, Esq.,
Trustee / Respondent.

CERTIFICATION OF SERVICE

Andrew M. Lubin, Esquire counsel for U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-HE2, Asset-Backed Certificates Series 2007-HE2, hereby certifies that a copy of the NOTICE OF PAYMENT CHANGE was served upon the following persons via electronic transmission or by regular first-class mail, postage pre-paid on August 16, 2021, addressed as follows:

William C. Miller, Esq., Trustee Chapter 13 Trustee P.O. Box 40837 Philadelphia, PA 19107 <i>via electronic transmission and regular mail</i>	Brad J. Sadek, Esquire Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107 <i>via electronic transmission and regular mail</i>
Karen Jarrell-Robinson 618 W. South Avenue Glenolden, PA 19036 <i>via regular mail</i>	Wendell Robinson 618 W South Avenue Glenolden, PA 19036 <i>via regular mail</i>

MILSTEAD & ASSOCIATES, LLC

DATED: August 16, 2021

By: /s/Andrew M. Lubin
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Attorneys for Movant